

STATE OF MAINE
WORKERS' COMPENSATION BOARD

ABUSE INVESTIGATION UNIT
AIU#

STATE OF MAINE
WORKERS' COMPENSATION BOARD

v.

ATLANTIC MUTUAL INSURANCE COMPANY

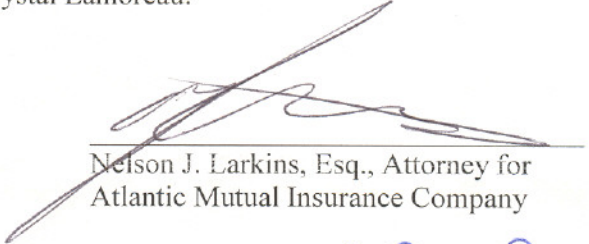
CONSENT DECREE

NOW COME the parties and agree as follows:

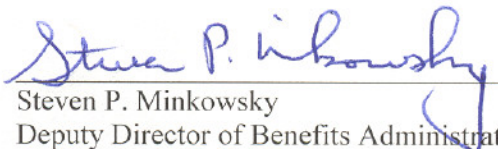
1. That Crystal Lamoreau alleged a June 14, 2001 work-related injury while employed at Smartstyle.
2. That Crystal Lamoreau gave notice of incapacity from work for her alleged injury on June 23, 2001.
3. That Crystal Lamoreau was compensated for her alleged period of incapacity on April 17, 2002.
4. That the payment to Crystal Lamoreau was made 269 days after her notice of a claim for incapacity became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Crystal Lamoreau's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Atlantic Mutual Insurance Company shall be assessed a penalty of \$1,500.00 payable to Crystal Lamoreau.

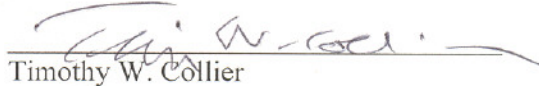
Dated: 7/18/03


Nelson J. Larkins, Esq., Attorney for
Atlantic Mutual Insurance Company

Dated: July 24, 2003


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7/24/03


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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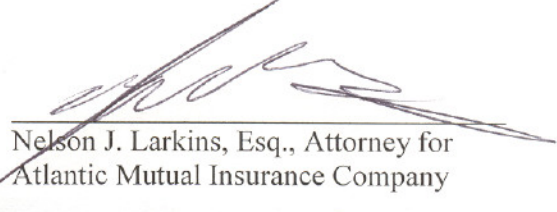
CONSENT DECREE

NOW COME the parties and agree as follows:

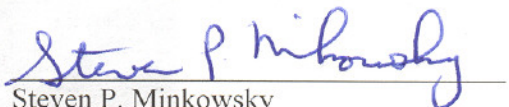
1. That Atlantic Mutual Insurance Company has engaged in patterns of questionable claims-handling techniques in violation of 39-A M.R.S.A. §359(2) by:
 - (a) failing to file First Reports of Injury, Wage Statements, Schedule of Dependent(s) and Filing Status Statement forms, Memorandum of Payment forms, Discontinuance or Modification of Compensation forms, Notice of Controversy forms, and Statement of Compensation Paid forms in a timely manner;
 - (b) paying subsequent indemnity payments bi-weekly rather than weekly;
 - (c) recouping overpayments from weekly indemnity payments; and
 - (d) using incorrect and unexplainable wage calculations.
2. That the patterns of questionable claims-handling techniques were identified during an audit of files from calendar year 2001.
3. That Atlantic Mutual Insurance Company cooperated with the Board's Auditors during the course of the audit.
4. That, as a result of the audit, Atlantic Mutual Insurance Company requested and paid for training of its personnel by the Monitoring, Audit and Enforcement staff.
5. That no formal hearing is required because of this Consent Decree.
6. That these findings are certified to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

WHEREFORE, pursuant to 39-A M.R.S.A. §359(2), a civil forfeiture of \$5,000.00 shall be paid to the Maine Workers' Compensation Board for engaging in patterns of questionable claims-handling techniques.

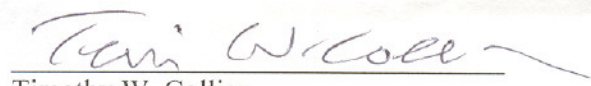
Dated: 7/18/03


Nelson J. Larkins, Esq., Attorney for
Atlantic Mutual Insurance Company

Dated: July 14, 2003


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7/24/03


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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NOW COME the parties and agree as follows:

1. That the following forms were not filed:

Employee	Date of Injury	Forms Not Filed
Hannah Belanger	January 19, 2001	WCB-4, Discontinuance or Modification of Compensation WCB-11, Statement of Compensation Paid
Shawn Colby	June 17, 2001	WCB-2, Wage Statement
Jonathan Paul	February 8, 2001	WCB-11, Statement of Compensation Paid

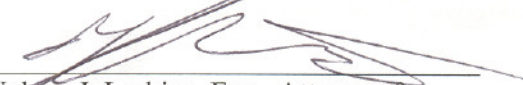
2. That the forms listed above were not filed.

3. That the failure to file the foregoing forms represents four (4) separate violations of 39-A M.R.S.A. §357(1) or §360(1)(A).

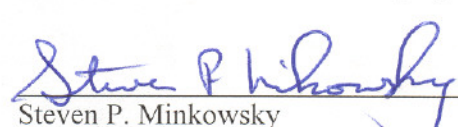
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing four (4) violations for a total penalty of \$400.00.

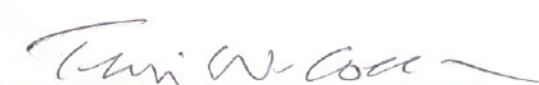
Dated: 7/18/03


Nelson J. Larkins, Esq., Attorney for
Atlantic Mutual Insurance Company

Dated: 7-24-03


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 7/24/03


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms were filed late:

Employee	Date of Injury	Forms Filed Late
Maria Archer	March 16, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Paula Arsenault	March 1, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Alan Baker	March 5, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Heather Beaupre	June 25, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Hannah Belanger	January 19, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement

Sally Blow	August 17, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Joseph Brothers	July 12, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Thomas Campobasso	March 12, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Rowena Clark	June 19, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Shawn Colby	June 17, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Dorothy Craney	August 20, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Kevin Devine	December 13, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-3, Memorandum of Payment
Theresa Dow	December 27, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Kevin Flanders	January 31, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid

Michael Fowler	July 6, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Crystal Lamoreau	June 14, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Brent Langlois	September 22, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
William Legage	October 3, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Paul McMackin	January 26, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Paul McMackin	December 14, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Gail Norton	November 9, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Holly Overlock	March 23, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-4, Discontinuance or Modification of Compensation WCB-11, Statement of Compensation Paid

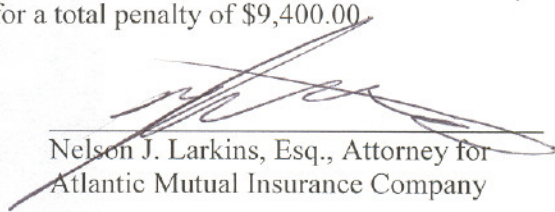
Steven Paskin	March 23, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Jonathan Paul	February 8, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Will Ramsdell	March 27, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Audrey Robinson	January 31, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Khristie Russell	February 21, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Andrew Skiadis	July 12, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Terrance Thurston	September 13, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Deborah Wild	October 30, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Margaret Willey	July 25, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Susan Wourst	August 3, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Holly York	May 23, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease

Holly York	June 28, 2001	WCB-9, Notice of Controversy
Lauren Zono	February 19, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Karista Zwicker	July 18, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease


2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms represents ninety-four (94) separate violations of 39-A M.R.S.A. §357(1) or §360(1)(B).
4. ~~That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.~~

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing ninety-five (94) violations for a total penalty of \$9,400.00.

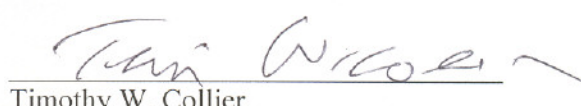
Dated: 7/18/03


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